

Information to identify the case:

Debtor 1	<u>Jeffrey Orel</u>	Social Security number or ITIN	xxx-xx-1572
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-19762-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Orel

8/23/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey Orel
Debtor

Case No. 19-19762-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 23, 2024

User: admin
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2024:

Recip ID	Recipient Name and Address
db	+ Jeffrey Orel, 9033 Pennegrove Cir, Charlotte, NC 28214-8139
cr	+ Green Tree Packing Co. Inc., c/o DL Thompson Law, PC, c/o DL Thompson Law, PC, PO Box 679, Allenwood, NJ 08720-0679
r	+ Karen Graney, Realty Executives Exceptional, 419 Route 10 E., Randolph, NJ 07869-2116
cr	+ Village Capital & Investment LLC, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
519305460	+ Bread, PO Box 11499, Tampa, FL 33680-1499
518243228	+ Denville Meat Shop, LLC, 28 Diamond Spring Road, Unit #3, Denville, NJ 07834-2774
518515804	+ Green Tree Packing, Inc, c/o DL Thompson Law, P.O. Box 679, Allenwood NJ 08720-0679
518243232	+ Iulia Orel, 32 Wenonah Avenue, Rockaway, NJ 07866-1404
518364040	Jersey Central Power & Light/Fisrt Energy, 1101 Crawford's Corner, BLDG #1 Ste 1-511, Holmdel, NJ 07733
518355487	+ Orkin's Premier Properties, LLC, c/o The Progressive Company, 2 Sylvan Way, Parsippany, NJ 07054-3809
518243233	+ Orkin's Premier Properties, LLC, c/o Beinhaker & Beinhaker, Attn: Joshua Beinhaker, Esq., 20 South Street, Morristown, NJ 07960-8800
518345128	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
518350181	Sysco, 245000 Highway 290, Cypress, TX 77429

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 23 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Aug 23 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
intp	+ Email/Text: rgaydos@rtlawfirm.com	Aug 23 2024 20:45:00	Orkin's Premier Properties, LLC, c/o Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100, Livingston, NJ 07039-1711
cr	^ MEBN	Aug 23 2024 20:42:42	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518243221	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 23 2024 20:55:18	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518243222	+ Email/Text: jvalencia@amhfcu.org	Aug 23 2024 20:46:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
518243223	+ EDI: BANKAMER	Aug 24 2024 00:29:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518243224	+ EDI: AQUAFINANCE.COM	Aug 24 2024 00:29:00	Bay Finance, Attn: Bankruptcy, Po Box 844, Wausau, WI 54402-0844
518273848	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 23 2024 20:46:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT

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			WORTH, TX 76161-0275
518243225	+ EDI: CAPITALONE.COM	Aug 24 2024 00:29:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518334269	+ EDI: AIS.COM	Aug 24 2024 00:29:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518365857	+ EDI: CITICORP	Aug 24 2024 00:29:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518243227	+ EDI: CITICORP	Aug 24 2024 00:29:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518243229	Email/Text: BKCourtNotices@yourmortgageonline.com	Aug 23 2024 20:45:00	Dovenmuehle Mortgage, Inc, Attn: Bankruptcy, 1 Corporate Dr, Ste 360, Lake Zurich, IL 60047
518363431	Email/Text: BKCourtNotices@yourmortgageonline.com	Aug 23 2024 20:45:00	Village Capital & Investment LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
518243230	EDI: IRS.COM	Aug 24 2024 00:29:00	Internal Revenue Service, 955 S. Springfield Ave., Springfield, NJ 07081
518243226	EDI: JPMORGANCHASE	Aug 24 2024 00:29:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518280199	+ Email/Text: RASEBN@raslg.com	Aug 23 2024 20:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518712374	EDI: PRA.COM	Aug 24 2024 00:29:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518712375	EDI: PRA.COM	Aug 24 2024 00:29:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518364484	EDI: PRA.COM	Aug 24 2024 00:29:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518294112	EDI: Q3G.COM	Aug 24 2024 00:29:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
518243235	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 23 2024 20:44:00	State of New Jersey, Division of Taxation, 50 Barrack Street, PO Box 269, Trenton, NJ 08695
518243234	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 23 2024 20:46:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
518350183	+ Email/Text: bankruptcynotices@squareup.com	Aug 23 2024 20:46:00	Square Capital, LLC, 1455 Market Street, Suite 600, San Francisco, CA 94103-1332
518246809	^ MEBN	Aug 23 2024 20:42:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518243236	+ EDI: SYNC	Aug 24 2024 00:29:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518350182	^ MEBN	Aug 23 2024 20:44:31	Sysco Corporation, 1390 Enclave Parkway, Houston, TX 77077-2099
518350398	+ EDI: AIS.COM	Aug 24 2024 00:29:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518350180	+ EDI: VERIZONCOMB.COM	Aug 24 2024 00:29:00	Verizon Fios, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518243231	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2024 at the address(es) listed below:

Name	Email Address
Barry J. Roy	on behalf of Interested Party Orkin's Premier Properties LLC broy@rltlawfirm.com, rgyados@rltlawfirm.com
Bruce J. Wisotsky	on behalf of Interested Party Orkin's Premier Properties LLC bwisotsky@nmmlaw.com, mcamacho@nmmlaw.com
Denise E. Carlon	on behalf of Creditor American Heritage FCU dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Donna L. Thompson	on behalf of Creditor Green Tree Packing Co. Inc. donna.thompson@dlthompsonlaw.com dlthompsonlaw@aol.com
Jay L. Lubetkin	on behalf of Interested Party Orkin's Premier Properties LLC jlubetkin@rltlawfirm.com, rgyados@rltlawfirm.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott D. Sherman	on behalf of Debtor Jeffrey Orel ssherman@minionsherman.com
Steven P. Kelly	on behalf of Creditor Village Capital & Investment LLC skelly@sterneisenberg.com bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9